

## How to choose cover

- We encourage you to read the fine print and understand what you are (or are not) signing up for.
- Maximum annual benefit – how much the insurer will pay out each year
- What's included and/or excluded
- Annual benefits – are there extras and limits for conditions such as tick paralysis
- Excess - sum you need to pay on each claim
- Dental + preventative health are common exclusion on policies



## What type of insurance is available

Accident and illness- In an accident or suffers from a disease or illness

Accident only- Limited/basic that covers a portion if our animal is injured.

Comprehensive- Top tier – cover all of the above and also other circumstances such as medical and ongoing care such as skin, ears, etc.



Once you have locked in a Pet Insurance Provider, let us know so we can add this to your file.

If there's paperwork, we can help with that too!

## OPENING HOURS

MONDAY—FRIDAY  
8.30AM—5.30PM

SATURDAY:  
8.30AM—12.00PM

### EMERGENCY AFTER HOURS SERVICE

Email: [orangevet@orangevet.com.au](mailto:orangevet@orangevet.com.au)  
Website: [www.orangevet.com.au](http://www.orangevet.com.au)  
[www.facebook.com/orangevethospital](http://www.facebook.com/orangevethospital)



## Pet Insurance



57 Molong Road  
ORANGE NSW 2800

Phone: 02 6361 8388

Email:  
[orangevet@orangevet.com.au](mailto:orangevet@orangevet.com.au)  
Website: [www.orangevet.com.au](http://www.orangevet.com.au)  
[www.facebook.com/orangevethospital](http://www.facebook.com/orangevethospital)

## Why have pet insurance?

Pet insurance may offer peace of mind that you are in a better position to afford care, especially in an emergency. We cannot recommend any specific policy as they are all different and suit each individual needs. Your vet may have some input as to which companies seem easier to deal with than others.

In recent years there has been significant advances in veterinary treatment and advanced options available for diagnostics and treatment. Some of these options we can work through here, and some need specialist care in Sydney or Canberra. These can be costly compared to human health care, industry which is heavily subsidised by government programs including Medicare and the Pharmaceutical Benefits scheme. This is not the case in the veterinary industry- the government provides no such input.



## How does it work?

Some bigger veterinary centres can offer gap free, but at our clinic we require full payment and then the client makes a claim through the insurer to recuperate some of the cost. This is an important factor to consider, and some people like to put the fee onto their credit card and hope that the pet insurance company can reimburse before the credit card is due.



## When to get pet insurance?

It is best to insure an animal when they are young and healthy, as this often means they don't have a pre-existing condition that cannot be claimed for during their policy. This makes pet insurance different to human insurance, where even pre-existing conditions tend to be waived over the long term if your level of cover is right. Insurance is generally more expensive as your pets get older.

## What may not be covered

### PRE-EXISTING CONDITIONS

**Parasite control**

**Desexing (although some policies now include this- read the fine print)**

**Vaccinations (although some policies now include this- read the fine print)**

**Routine check ups**

**Dental (although some policies now include this- read the fine print)**

**Behaviour (although some policies now include this- read the fine print)**

**Pregnancy and pregnancy related complications**

**Grooming**

**Generally does not cover for diseases that are preventable with vaccinations – so it is still important to keep up vaccinations.**